Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 1 of 77

Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u></u>		
Case number (if known)	Chapter you are filing under:		
	✓ Chapter 7		
	Chapter 11		
	Chapter 12		Check if this is an
	Chapter 13		amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
· Your full name	Etta	
	First name	First name
Write the name that is on		
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Coleman	
license or passport	Last name	Last name
Bring your picture		
identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.		
All other names you	F	E de la companya de l
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or	Middle name	Mudie Haine
maiden names.	Last name	Last name
	Last Harris	Last Harris
	First name	First name
	Middle name	Middle name
	Last name	Last name
only the last 4 digits	NO. NO	VVV VV
of your Social	XXX - XX	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number	• 700 M	
(ITIN)		

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 2 of 77

Debtor 1 Etta First Name	Middle Name Last Name	Case number (if known)
riistivaine	Wilddie Realie Last Realie	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business name and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the la		Business name
8 years	Business name	Business name
Include trade names an doing business as nam		EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	3427 Maple Lane Number Street	Number Street
	Hazel Crest Illinois 60429	
	City State Zip Code	City State Zip Code
	Cook	Country
	County	County
	If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
	above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
	notions to you at a lo maining additions.	2.10 Maining 423. 533.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this distri	Check one:	Check one:
to file for bankrupt		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 3 of 77

De	ebtor 1 Etta		Coleman		Case number (if kno	<i></i>	
	First Name	Middle Name	Last Name				
Pa	Tell the Court Abo	ut Your Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		f description of each, see <i>Not</i> i 110)). Also, go to the top of pag				i for
8.	How you will pay the fee	more details about cashier's check, of may pay with a critical payethe. Individuals to Payethe Individuals to Payethe judge may, but is the official poverty you choose this control of the payethe.	ire fee when I file my petit thow you may pay. Typical or money order. If your attornedit card or check with a province of the ininstallments. If you are your Filing Fee in Installments of the be waived (You may report not required to, waive your sy line that applies to your factoring, you must fill out the file it with your petition.	Illy, if you ney is se-printo choose nents (Coequest fee, an amily si	ou are paying the submitting your ed address. e this option, sign official Form 103 this option only and may do so onlize and you are u	e fee yourself, you may pay payment on your behalf, you and attach the <i>Application</i> A). If you are filing for Chapte y if your income is less that unable to pay the fee in inst	with cash, our attorney on for r 7. By law, a n 150% of allments). If
9.	Have you filed for bankruptcy within the last 8 years?	Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known	
11.	Do you rent your residence?	✓ No. Go	dlord obtained an eviction judg to line 12. out <i>Initial Statement About an I</i> bankruptcy petition.			et You (Form 101A) and file it w	<i>i</i> ith

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 4 of 77

Debtor 1 Etta Coleman Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 5 of 77

Debtor 1 Etta Coleman Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Mair Document Page 6 of 77

Debtor 1 Etta Coleman Case number (if known) Middle Name Last Name First Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50.000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Etta Coleman Signature of Debtor 1 Signature of Debtor 2 Executed on __8/27/2018 Executed on MM / DD / YYYY MM / DD / YYYY

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 7 of 77

Debtor 1 Etta		Coleman	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one If you are not represented by an attorney, you do not	eligibility to proceed un relief available under ead debtor(s) the notice requ have no knowledge afte	der Chapter 7, 11, 12, ch chapter for which thuired by 11 U.S.C. § 3	or 13 of title 11, United ne person is eligible. I a 42(b) and, in a case in v	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the which § 707(b)(4)(D) applies, certify that I ules filed with the petition is incorrect.
need to file this page.	/s/ Hilary L Jabs		Date	8/27/2018
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	Hilary L Jabs Printed name Semrad Law Firm Firm name 11101 S. Western Ave	enue		
	Chicago		Illinois	60643
	Chicago City		State	Zip Code
	Oity		Otate	Zip Gode
	Contact phone	3122234975	Email address	hjabs@semradlaw.com
			Illinois	
	Bar number		State	

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 8 of 77

Fill in this information to identify your case:							
Debtor 1	Etta		Coleman				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	#110.000.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$110,000.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,350.00
1c. Copy line 63, Total of all property on Schedule A/B	\$113,350.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$112,454.00 ———————————————————————————————————
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	-
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$22,635.00
Your total liabilities	\$135,089.00
Part 3: Summarize Your Income and Expenses	
	\$3,463.88
4. Schedule I: Your Income (Official Form 106I)	\$3,463.88 \$3,455.00

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 9 of 77

Debtor 1 Etta Coleman Case number (if known) First Name Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. \square 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,985.10 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: **Total claim** From Part 4 on Schedule E/F, copy the following: \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 10 of 77

Fill in this	information to identify your o	case:			
Debtor 1	Etta		Coleman		
Dobtor 2	First Name	Middle N	lame Last Name		
Debtor 2 (Spouse, if fi	ling) First Name	Middle N	lame Last Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois		
Case num (If known)	nber		(State)		
Officia	al Form 106A/B				Check if this is an amended filing
Sche	dule A/B: Prope	erty			12/1
category v responsibl write your Part 1:	where you think it fits best. le for supplying correct inforname and case number (if Describe Each Residence	Be as complete a rmation. If more s known). Answer e ce, Building, Lar	st an asset only once. If an asset fits in more the nd accurate as possible. If two married people a pace is needed, attach a separate sheet to this very question. nd, or Other Real Estate You Own or Have in any residence, building, land, or similar prope	are filing together, both a form. On the top of any a an Interest In	re equally
	No. Go to Part 2 Yes. Where is the property?				
1.1	Street address, if available, or 3427 Maple Lane Number Street Hazel Crest Illinois	other description 60429	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: hims Secured by Property.</i> Current value of the portion you own? \$110000.00
	City State Cook County	Zip Code	Investment property Timeshare Other	Describe the nature of interest (such as fee such as f	simple, tenancy by
			Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this i property identification number:	(see instructions)	mmunity property
If you	Street address, if available, or		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: nims Secured by Property.</i> Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this i property identification number:	(see instructions)	mmunity property

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 11 of 77

Last Name Last	Debtor 1	Etta		Coleman Case num	ber (if known)	
Street address, if available, or other description Single-family home			Middle Name			
Number Street		et address, if available, or ot		Single-family home Duplex or multi-unit building Condominium or cooperative	the amount of any sec Creditors Who Have Cl Current value of the	ured claims on <i>Schedule D:</i>
Who has an interest in the property? Check one. (see instructions)			Zip Code	Land Investment property Timeshare	interest (such as fee the entireties, or a lif	simple, tenancy by e estate), if known.
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. Still 0000]]]]	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this iter	(see instructions)	
O you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles ou own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. C. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No			rtion you own for a	all of your entries from Part 1, including any entr	ies for pages \$1	10000.00
Model: Year: Approximate mileage: Other information: 2005 Other information: 2005 Chevrolet Malibu Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only The amount of any secured of Creditors Who Have Claims States and States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured of Creditors Who Have Claims States are considered by the amount of any secured by the considered by the amount of any secured by the amount of any secured by the amount of any secured by the considered by the amount of any secured by the am	Oo you ow rou own th B. Cars, va	vn, lease, or have legal or hat someone else drives. If y ans, trucks, tractors, sport ut	equitable interest ou lease a vehicle, a	also report it on Schedule G: Executory Contracts an		
Approximate mileage: 132000 Other information: Debtor 2 only Debtor 1 and Debtor 2 only \$850.00 At least one of the debtors and another Secured claims tructions) Other information: Debtor 1 and Debtor 2 only \$850.00 At least one of the debtors and another Secured claim the amount of any secured claim the amount of any secured claim the amount of any secured claims the amount of any secured	3.1	Model: Year:	Malibu 2005	one.	the amount of any sec	cured claims on Schedule D:
instructions) 3.2 Make Model: Year: Approximate mileage: Who has an interest in the property? Check one. Do not deduct secured claim the amount of any secured claim. Creditors Who Have Claims St. Current value of the Current value of th		Other information:	132000	Debtor 2 only Debtor 1 and Debtor 2 only	entire property?	Current value of the portion you own? \$850.00
Model: Year: Approximate mileage: Debtor 1 only Debtor 2 only The amount of any secured of Creditors Who Have Claims State of the Current value of the						
Current value of the Cur	3.2	Model: Year:		one.	the amount of any sec	cured claims on Schedule D:
At least one of the debtors and another Check if this is community property (see		-		Debtor 1 and Debtor 2 only At least one of the debtors and another		Current value of the portion you own?

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 12 of 77

	Etta First Name	Middle Name	Coleman Last Name	_ Case numbe	er (if known)	
3.3	Make Model: Year:		Who has an interest in the prope one. Debtor 1 only	rty? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule nims Secured by Property
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and	another		
			Check if this is community prinstructions)			
3.4	Make Model: Year:		Who has an interest in the prope one.	rty? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule
	Approximate mileage:		Debtor 1 only Debtor 2 only			
	Otherstafamanthan		= '		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only	on oth or		
			At least one of the debtors and			
			Check if this is community pr	operty (see		
Exan		•	instructions) er recreational vehicles, other vehic it, fishing vessels, snowmobiles, motore	•		
Exan	nples: Boats, trailers, motors No Yes Make Model:	•	er recreational vehicles, other vehic t, fishing vessels, snowmobiles, motor Who has an interest in the prope one.	cycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motors No Yes Make	•	who has an interest in the prope one. Debtor 1 only	cycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the prope one. Debtor 1 only Debtor 2 only	cycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exan	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the prope one. Debtor 1 only Debtor 2 only Debtor 2 only	cycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the prope one. Debtor 1 only Debtor 2 only	rty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the prope one. Debtor 1 only Debtor 2 only At least one of the debtors and Check if this is community pr	rty? Check another	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. F
✓ ✓ 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the prope one. Debtor 1 only Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the prope one.	rty? Check another	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secured.	claims on Schedule ims Secured by Property Prope
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the prope one. Debtor 1 only Debtor 2 only At least one of the debtors and instructions) Who has an interest in the prope one. Debtor 1 and Debtor 2 only At least one of the debtors and instructions)	rty? Check another	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. If the claims on Schedule ims Secured by Propentities.
✓ ✓ 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the prope one. Debtor 1 only Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the prope one. Debtor 2 only Debtor 3 and Debtor 4 only Debtor 5 only Debtor 6 if this is community prinstructions) Who has an interest in the prope one. Debtor 1 only Debtor 2 only	rty? Check another	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	claims on Schedule wires Secured by Propert Current value of the portion you own? claims or exemptions. For the secured by Propert claims Secured by Propert Current value of the
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the prope one. Debtor 1 only Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the prope one. Debtor 2 only Debtor 3 and Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 1 only	rty? Check another operty (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule hims Secured by Propert
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the prope one. Debtor 1 only Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the prope one. Debtor 2 only Debtor 3 and Debtor 4 only Debtor 5 only Debtor 6 if this is community prinstructions) Who has an interest in the prope one. Debtor 1 only Debtor 2 only	rty? Check another operty (see rty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 13 of 77

Debtor 1 Etta Coleman Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Furniture \$1500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, TVs (3) \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2500.00 for Part 3. Write that number here

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 14 of 77

Debtor 1 Etta Coleman Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: Citi Bank \$0.00 17.2. Checking account: 17.3. Savings account: \$0.00 Citi Bank 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 15 of 77

Debt	tor 1 Etta		Coleman	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfe	checks, promissory note	s, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		, thrift savings accounts,	or other pension or profit-sharing plans	
	✓ Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	GEO		\$0.00
	Sopuratory.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.		or a periodic payment of money to	you, either for life or for a	a number of years)	
	✓ No Yes	Issuer name and description:			

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 16 of 77

Debt	or 1 Etta		Coleman	Case number (if known)	
0.4	First Name	Middle			
24.		(1), 529A(b), and 529(ount in a qualified ABLE program, or und b)(1).	der a quaimed state tuition program.	
	√ No				
	Yes	tion name and descrip	otion. Separately file the records of any intere	ests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or	future interests in p	property (other than anything listed in lin	ne 1), and rights or powers	
	exercisable for your	benefit			
	✓ No				
	Yes. Describe				
26.			secrets, and other intellectual property s, proceeds from royalties and licensing agr		
	- N	main names, website.	s, proceeds from royaldes and licensing agri	eements	
	No Yes. Describe				
0.7	Lianna franchia		interpolities		
27.		s, and other general ermits, exclusive licens	intangibles ses, cooperative association holdings, liquor	r licenses, professional licenses	
	√ No				
	Yes. Describe				
	_				
Mor	nev or property ow	ed to you?			Current value of the
Mor	ney or property ow	ed to you?			Current value of the portion you own?
Mor	ney or property ow	ed to you?			portion you own? Do not deduct secured
	ney or property ow				portion you own?
					portion you own? Do not deduct secured
	Tax refunds owed to ✓ No ✓ Yes. Give specific	you information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to No Yes. Give specific about them,	you information including whether		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to No Yes. Give specific about them, you already	you information		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax y	you information including whether filed the returns			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax y	you information including whether filed the returns years	pousal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax y	you information including whether filed the returns years	pousal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you already and the tax you already.	you information , including whether filed the returns years	pousal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you already and the tax you have a specific about them. Family support Examples: Past due or No	you information , including whether filed the returns years	pousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you already and the tax you have a specific about them. Family support Examples: Past due or No	you information , including whether filed the returns years	pousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you already and the tax you have a specific about them. Family support Examples: Past due or No	you information , including whether filed the returns years	pousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you already and the tax you have a specific about them. Family support Examples: Past due or No	you information , including whether filed the returns years	pousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you already and the tax you have been seen to be a seen	you information , including whether filed the returns years r lump sum alimony, s information		State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you already and the tax you have a specific or the second of th	information , including whether filed the returns years r lump sum alimony, s information	spousal support, child support, maintenance see payments, disability benefits, sick pay, vac	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you already and the tax you have a specific own of the second o	information , including whether filed the returns years r lump sum alimony, s information	e payments, disability benefits, sick pay, vac	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you have a second or the second of	information , including whether filed the returns years r lump sum alimony, s information	e payments, disability benefits, sick pay, vac	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 17 of 77

Deb	tor 1 Etta	Coleman	Case number (if known)	
	First Name Middle Nar	me Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; h	nealth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No ✓ Yes. Name the insurance company	Company name:	Beneficiary:	Surrender or refund value:
	of each policy and list its value	Term Life Insurance	Children	\$0.00
32.	Any interest in property that is due you fro If you are the beneficiary of a living trust, experproperty because someone has died.		y, or are currently entitled to receive	
	✓ No			
	Yes. Describe			
33.	Claims against third parties, whether or no Examples: Accidents, employment disputes, in		a demand for payment	
	✓ No			
	Yes. Describe			
34.	Other contingent and unliquidated claims to set off claims	of every nature, including countered	claims of the debtor and rights	
	✓ No			
	Yes. Describe			
35.	Any financial assets you did not already lis	t		
	✓ No			
	Yes. Describe			
36.	Add the dollar value of all of your entries for			
	for Part 4. Write that number here			
Part	5: Describe Any Business-Related P	roperty You Own or Have an Ir	nterest In. List any real estate in P	art 1.
37.	Do you own or have any legal or equitable	interest in any business-related pro	operty?	
	No. Go to Part 6.			Current value of the portion you own?
	Yes. Go to line 38.			Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you a	lready earned		or exemplione
	✓ No			
	Yes. Describe			
39.	Office equipment, furnishings, and supplied Examples: Business-related computers, software		achines, rugs, telephones, desks. chairs. e	lectronic devices
	✓ No	. ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , , , , , , , , , , , , , , , , , ,	
	Yes. Describe			
1				

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 18 of 77

Deb	tor 1 Etta	Coleman	Case number (if known)	
ı	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equ	ipment, supplies you use in business, and too	ols of your trade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
	L Too. Describe			
42.	Interests in partnership	or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them		· · · · · · · · · · · · · · · · · · ·	-
				<u> </u>
12	Customor lists mailing li	sts, or other compilations		_
43.	Customer lists, maining in	its, or other compliations		
	✓ No			
	Yes. Do your lists incl	ude personally identifiable information (as defined	d in 11 U.S.C. § 101(41A))?	
	— No			
	No No Page 1			
	Yes. Describ	9		
44	Any husiness-related nr	pperty you did not already list		
		sporty you are not arroady not		
	✓ No			
	Yes. Give specific			
	information			
		-		
		·		_
45 A	dd the dellar value of all	of your entries from Part 5, including any ent	rice for pages you have attached	,
				!
<u> </u>				
Part	6: Describe Any Far	n- and Commercial Fishing-Related Pr	operty You Own or Have an Interest In.	
	If you own or have an in	erest in farmland, list it in Part 1.		
46.	Do you own or have any	legal or equitable interest in any farm- or co	mmercial fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	Tes. do to line 47.			Do not deduct secured claims or exemptions
47	Farm animals			2. 2.top.too
''.	Examples: Livestock, pou	try, farm-raised fish		
	No Deparits			
	Yes. Describe			

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 19 of 77

Debt	or 1 Etta First Name		oleman st Name	Case number (if known)	
48.	Crops-either growing of		st Name		
	✓ No				
	Yes. Describe				
	_				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	No No	, , , , , , , , , , , , , , , , , , ,	,		
	Yes. Describe				
	_				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No No	•			
	Yes. Describe				
	_				
51.	Any farm- and comme	 cial fishing-related property you did n	ot already list		
	✓ No				
	Yes. Describe				
50 A.	dd the deller value of al	Lafvaur antrice from Bort 6 including	any antrino for nagon	you have attached	
		l of your entries from Part 6, including here		-	
•				L	
Part 1	7: Describe All Pro	perty You Own or Have an Interes	st in That You Did N	ot List Above	
53.		perty of any kind you did not already lis	st?		
		s, country club membership			
	✓ No Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		•
Part 8	List the Totals of	Each Part of this Form			
					\$110000.00
55. F	Part 1: Total real estate	, line 2		P	Ψ110000.00
56. p	part 2 total vehicles, line	e 5	\$850.00		
57. P	art 3: Total personal an	d household items, line 15			
58. P	art 4: Total financial as	sets, line 36	\$2500.00		
	Part 5: Total business-re				
		ishing-related property, line 52			
	Part 7: Total other prope				
62. 1	ι οται personal property.	Add lines 56 through 61.	\$3350.00	Copy personal property total	+ \$3350.00
				oop, poloonal proporty total P	<u> </u>
63 T	otal of all property on S	chedule A/B. Add line 55 + line 62			\$113350.00
	, .,, v			******	1

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 20 of 77

Etta		Coleman
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
Bankruptcy Court for the:	Northern	District of Illinois
		(State)
		, ,
	First Name	First Name Middle Name First Name Middle Name

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt					
1.	Which set of exemptions are you claimi	ng? Check one only, ev	ren if your spouse is filing with you.			
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)			
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)			
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
		Copy the value from Schedule A/B				
	Brief			735 ILCS 5/12-901		
	description:	\$110,000.00	\$505.00			
	3427 Maple Lane, Hazel Crest, IL 60429		100% of fair market value, up to any	_		
	Line from Schedule A/B: 01		applicable statutory limit			
	Brief	ФО ОО		735 ILCS 5/12-1001(b)		
	description: Checking account, Citi	\$0.00	₹			
	Bank		100% of fair market value, up to any	-		
	Line from Schedule A/B: 17		applicable statutory limit			
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?			

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 21 of 77

Debtor 1 Etta Coleman Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemptio
Brief description: Savings account, Citi Bank Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: 401(k) or similar plan, GEO Line from Schedule A/B: 21	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Brief description: Term Life Insurance Line from Schedule A/B: 31	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(f)
Brief description: Misc. Clothing Line from Schedule A/B: 11	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Misc. Furniture Line from Schedule A/B: 06	\$1,500.00	\$1,500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Cell phone, TVs (3) Line from Schedule A/B: 07	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 22 of 77

Fill in	this information to identify your	case:				
Debto	or 1 Etta		Coleman			
Dobic	First Name	Middle Name	Last Name			
Debto (Spous	e, if filing) First Name	Middle Name	Last Name			
United	d States Bankruptcy Court for the		District of Illinois			
Case	number		(State)			
(If know	•					Check if this is ar
	icial Form 106D				Ш,	amended filing
ScI	nedule D: Credi	tors Who Hav	ve Claims Secure	ed by Prop	erty	12/15
			e are filing together, both are equa ber the entries, and attach it to t	•		
	and case number (if known).	tional Fage, illi it out, iluii	iber the entries, and attach it to the	ilis iorili. On the top	or any additional pag	es, write your
1.	Do any creditors have claims	secured by your propert	ty?			
Г	No. Check this box and sub	omit this form to the court v	vith your other schedules. You hav	e nothing else to rep	ort on this form.	
i	Yes. Fill in all of the informat		•			
Part	1: List All Secured Claims					
2.	List all secured claims. If a cre	ditor has more than one sec	ured claim, list the creditor	Column A	Column B	Column C
	·	ch claim. If more than one creditor has a particular claim, list the other creditors Amount of claim Value of Collateral				Unsecured
	name.	st the claims in alphabetical t	order according to the creditor's	Do not deduct the value of collateral.	collateral that supports	portion If any
					this claim	,
2.1	FREEDOM MORTGAGE CORP	 Describe the property 	that secures the claim:	\$109,495.00	\$110,000.00	\$0.00
	Creditor's Name 907 Pleasant Valley Ave	3427 Maple Lane, Haze	l Crest, IL 60429			
	Number Street	As of the date you file,	, the claim is: Check all that apply.			
	Suite 3	Contingent				
	Mount Laurel NJ 08054					
	City State ZIP Cod Who owes the debt? Check on	I I Disputed				
	✓ Debtor 1 only	Nature of lien. Check a	ıll that apply.			
	Debtor 2 only		made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	as tax lien, mechanic's lien)			
	At least one of the debtors	Judgment lien from				
	and another Check if this claim relates	. #				
	to a community debt	Other (including a rig	gnt to onset)			
	Date debt was 3/2016 incurred	 Last 4 digits of account 	nt number3498			
2.2	HEIGHTS FINANCE CORP Creditor's Name		that secures the claim:	\$2,959.00	\$850.00	\$2,109.00
	2168 S 22ND ST Number Street	2005 Chevrolet Malibu As of the date you file.	, the claim is: Check all that apply.			
	-	_ Contingent	, , , , , , , , , , , , , , , , , , , ,			
	LAFAYETTE IN 47905	Unliquidated				
	City State ZIP Cod	I I Disputed				
	Who owes the debt? Check on Debtor 1 only	e. Nature of lien. Check a	ill that apply.			
	Debtor 2 only		made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	nado (odon do mongago or occaroa			
	At least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	and another	Judgment lien from	a lawsuit			
	Check if this claim related to a community debt	Other (including a ri	ght to offset)			
	Date debt was 5/2018 incurred	 Last 4 digits of accour 	nt number9602			
	Add the dollar value of here:	f your entries in Column A	on this page. Write that number	\$112,454.00		

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 23 of 77

Fill i	n this inforr	nation to identify your c	ase:					
Deb	tor 1	Etta		Coleman				
		First Name	Middle Name	Last Name				
	tor 2	E:						
(Spo)	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If knd	e number own)							
Off	icial Fo	orm 106E/F				Che	eck if this is an	n amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have Uns	secured Claims	;		12/15
Form clain the e know	106A/B) ans that are entries in the that are entries in the entrie	nd on Sc <i>hedule G: Exe</i> listed in <i>Schedule D: C</i> ne boxes on the left. At	cutory Contracts and Une reditors Who Hold Claims	expired Leases (Office Secured by Proper	aim. Also list executory contractical Form 106G). Do not include ty. If more space is needed, coptithe top of any additional pages,	any creditor the Part y	rs with partia ou need, fill i	ally secured t out, number
1.	-	editors have priority un ão to Part 2.	secured claims against y	ou?				
2.	listed, iden As much a Continuati	tify what type of claim it is possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority am ding to the creditor's particular claim, list th		both priorit	y and nonprio	rity amounts.
						Total claim	Priority amount	Nonpriority amount

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 24 of 77

Debtor 1 Etta Coleman Case number (if known) Middle Name Last Name First Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** AES/GOAL FINANCIAL 4.1 \$45,044.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1/2006 PO BOX 61047 Number As of the date you file, the claim is: Check all that apply. Contingent HARRISBURG Pennsylvania 17106 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{v}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 Americash \$2,700.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 184 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60016 Des Plaines Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Other Is the claim subject to offset? **✓** No Yes BARCLAYS BANK DELAWARE 4.3 \$1,942.00 Last 4 digits of account number 7885 Nonpriority Creditor's Name When was the debt incurred? 11/2013 125 S WEST ST Number Street As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON Delaware 19801 Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? No Yes

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 25 of 77

 Debtor 1 First Name
 Etta
 Coleman
 Case number (if known)

 Last Name
 Last Name

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4		g with 4.0, followed by 4.0, and 30 forth.	
.4	Broadway Financial Services Nonpriority Creditor's Name	Last 4 digits of account number	\$800.00
	3222 West 87th Street	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	01.	Unliquidated	
	ChicagoIllinois60652CityStateZip Code	Disputed	
	Who incurred the debt? Check one.		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	── debts ☑ Other. Specify Other	
	Is the claim subject to offset?	Other. Specify Other	
	✓ No		
	Yes		
-1			***
.5	CAPITALONE Nonpriority Creditor's Name	Last 4 digits of account number 7091	\$2,517.00
	PO BOX 30253	When was the debt incurred? 12/2011	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SALT LAKE CITY Utah 84130	— Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No	_	
	Yes		
6	CAPITALONE		¢1 695 00
.6	Nonpriority Creditor's Name	Last 4 digits of account number 3525	\$1,685.00
	PO BOX 30253	When was the debt incurred? 6/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SALT LAKE CITY Utah 84130	— Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	✓ Other. Specify CreditCard	

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 26 of 77

 Debtor 1 First Name
 Etta
 Coleman
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.7	CAPITALONE	 Last 4 digits of account number 9972 	\$966.00
	Nonpriority Creditor's Name PO BOX 30253	When was the debt incurred? 3/2011	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	CALT LAKE OITY LIB-IA 04100	Contingent	
	SALT LAKE CITY Utah 84130 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	<u>*</u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.8	Check N Go	Last 4 digits of account number	\$580.00
	Nonpriority Creditor's Name Po Box 566027	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		- Contingent	
	D.II 75050	Unliquidated	
	Dallas Texas 75356 City State Zip Code	_ Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	블	debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify Other	
	No		
	Yes		
4.9	Comcast (Xfinity)	Land A. Parka and a surface	\$771.00
	Nonpriority Creditor's Name	Last 4 digits of account number When was the debt incurred? n/a	
	P.O. Box 3001 Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Southeastern Pennsylvania 19398	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Other	
	Is the claim subject to offset?		
	<u> </u>	Other. Specify Other	

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 27 of 77

Debtor 1 Etta Coleman Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 ComEd \$301.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? No ◪ ☐ Yes COMENITY BANK/CARSONS \$325.00 Last 4 digits of account number _ 1109 Nonpriority Creditor's Name When was the debt incurred? 6/2014 1314 PINELOG ROAD Street Number As of the date you file, the claim is: Check all that apply. Contingent **AIKEN** South Carolina 29803 Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes COMENITY BANK/LNBRYANT \$409.00 Last 4 digits of account number 1904 Nonpriority Creditor's Name When was the debt incurred? 4/2012 4590 E Broad St Number As of the date you file, the claim is: Check all that apply. Contingent 43213 Columbus Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset?

✓ No Yes

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 28 of 77

Debtor 1 Etta Coleman Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Cook County Hospital \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 25706 Network Place Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60673 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? No ◪ ☐ Yes FIRST PREMIER BANK \$896.00 Last 4 digits of account number _ 9204 Nonpriority Creditor's Name When was the debt incurred? 9/2014 Jefferson Capital Systems, LLC PO Box 7999 Street Number As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes FIRST PREMIER BANK \$759.00 Last 4 digits of account number 5235 Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 10/2016 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Unliquidated Saint Cloud 56302 Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset?

No Yes

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 29 of 77

Debtor 1 Etta Coleman Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Part 2:	2: Your NONPRIORITY Unsecured Claims - Continuation Page				
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim		
4.16	MERRICK BANK CORP Nonpriority Creditor's Name	- Last 4 digits of account number 8289	\$2,539.00		
	PO BOX 9201	When was the debt incurred? 4/2014			
	Number Street	As of the date you file, the claim is: Check all that apply.			
	OLD DETUDIOS	Contingent			
	OLD BETHPAGE New York 11804 City State Zip Code	- Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community debt	debts			
	Is the claim subject to offset?	Other. Specify CreditCard			
	✓ No				
	Yes				
4.17	Montgomery Ward Nonpriority Creditor's Name	- Last 4 digits of account number	\$1,112.00		
	3650 Milwaukee Street	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		- Contingent			
	Madison Wisconsin 53714	Unliquidated			
	City State Zip Code	Disputed			
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community debt	debts Other. Specify Other			
	Is the claim subject to offset?	✓ Other: Specify			
	✓ No				
	Yes				
4.18	Nicor Gas	- Last 4 digits of account number	\$369.00		
	Nonpriority Creditor's Name Po Box 549	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply. - Contingent			
		Unliquidated			
	Aurora Illinois 60507 City State Zip Code	Disputed			
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:			
	Debtor 1 only	Student loans			
	Debtor 2 only	Obligations arising out of a separation agreement or			
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt	Other. Specify Other			
	Is the claim subject to offset?	_			
	✓ No				
	Yes				

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 30 of 77

Debtor 1 Etta Coleman Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 PLS Loan Store \$700.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 800849 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 75380 Dallas Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? No ☐ Yes South Suburban Hospital \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 17800 Kedzie Ave. As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Hazel Crest Illinois 60429 Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Other Is the claim subject to offset? **✓** No Yes SYNCB/CAR CARE PEP BOY 4.21 \$773.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2012 PO BOX 965036 Number Street As of the date you file, the claim is: Check all that apply. Contingent ORLANDO 32896 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

No Yes

Is the claim subject to offset?

Other. Specify

CreditCard

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 31 of 77

Debtor 1 Etta Coleman Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** SYNCB/WALMART 4.22 \$891.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 530927 When was the debt incurred? 3/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Atlanta 30353 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 32 of 77

ebtor 1	Etta			Coleman	Case	number (if known)
	First Name		Middle Name	Last Name		
art 3:	List Others	to Be Notified	About a Debt Tha	at You Already List	ed	
coll coll cred	lection agency lection agency ditors here. If y glewood Health	r is trying to colle here. Similarly, i you do not have a	ect from you for a d if you have more th	ebt you owe to some an one creditor for a to be notified for any	one else, list the ny of the debts th debts in Parts 1 o	ou already listed in Parts 1 or 2. For example, if a original creditor in Parts 1 or 2, then list the at you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page. rt 2 did you list the original creditor?
	35 W. 69th Stre	et		Line 4.13	of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured
						Claims

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 33 of 77

Debtor 1 Etta Coleman Case number (if known)

FIRST Nar	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purpose	s only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$45,044.00	
nom runt 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$22,635.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$67,679.00	

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 34 of 77

Debtor 1	Etta		Coleman	Coleman		
	First Name	Middle Name	Last Name	Name		
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)	(State)		
Case number						

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 35 of 77

			DC	στιποτικ τα	JC 33 01	л 11	
Fill in th	nis infor	mation to identify your c	ase:				
Debtor	1	Etta First Name	Middle Name	Coleman Last Name			
Debtor (Spouse,		First Name	Middle Name	Last Name			
	•	Bankruptcy Court for the:	Northern	District of Illinois			
Case n	umber			(State)			
(If known)	<u> </u>	Form 106H				Check if this is amended filing	
		e H: Your Cod	lebtors			12.	/15
the enti known).	Answe	he boxes on the left. At r every question.		e to this page. On the	top of any	s needed, copy the Additional Page, fill it out, and number and case number (if cor.)	
	aho, Lou No. (Yes.	uisiana, Nevada, New Mex Go to line 3. Did your spouse, forme No	r spouse, or legal equiva	ashington, and Wiscon	e time?	nunity property states and territories include Arizona, California,	
		Yes. In which communit	y state or territory did you	u live?	Fill in	in the name and current address of that person.	
		Name of your spouse, f	ormer spouse, or legal equ	ivalent			
		Number Street					
		City	State	Zip (Code		
		-	-	•		spouse is filing with you. List the person shown in line 2 sted the creditor on Schedule D (Official Form 106D),	

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 36 of 77

						9	<u> </u>		
Fill i	n this inf	ormation to identify	your case:						
Deb	tor 1	Etta		Colem	an				
		First Name	Middle Name	Last N)	- Che	eck if this is:	
	tor 2								
(Spot	ise, if filing)	First Name	Middle Name	Last N	ame)		An amended filing	
Unite	ed States	Bankruptcy Court for	Northern	District of Illi	nois			A supplement showing post-petition expenses as of the following date:	n chapter 13
the:				(S	tate)		expenses as of the following date.	
(If kn	e number own)						-	MM / DD / YYYY	
Off	icial	Form 106I							
		le I: Your In	come						12/1
infor spou num	mation a se. If mo ber (if kn	bout your spouse. I	f you are separated and , attach a separate she y question.	d your spous	se is	not filing	with you, do	r spouse is living with you, incl not include information about ional pages, write your name a	your
1	Fill in you	r employment		Debtor 1				Debtor 2	
	informatio								
	If you have	more than one job,	Employment status	✓ Emplo	yed			Employed	
		parate page with about additional		Not En	nplo	yed		Not Employed	
	employers.		Occupation	Case Mana	ager				
	Include pa	rt time, seasonal, or	Employer's name	Cornell Into	ervei	ntions			
	self-emplo	ed work.		-				-	
	•	n may include student aker, if it applies.	Employer's address	621 NW 53 Number Str		St., STE 700		Number Street	
				Boca Rato	n	Florida	33487		
				City		State	Zip Code	City State Zip	o Code
			How long employed there?	18 years 5	mo	nths			
Par	t 2: Giv	e Details About N	Monthly Income						
spo If y	ouse unles ou or your	s you are separated.	e more than one employer,	•		rmation for a	all employers fo	write \$0 in the space. Include your or that person on the lines below. If	· ·
						For D	ebtor 1	non-filing spouse	
2.			ary, and commissions (befo , calculate what the monthly		2.		\$2,995.76		
3.	Estimate	e and list monthly over	rtime pay.		3.		+ \$0.00		
4.	Calculat	te gross income. Add li	ne 2 + line 3.		4.		\$2,995.76		

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 37 of 77

Dec	otor 1 <u>Etta</u> First Name		Coleman Last Name		Case numbe	r <i>(it</i>		
	riist Name	Mildle Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
С	opy line 4 here		→	4.	\$2,995.76		ı	
	ist all payroll dedu							
		and Social Security deductions		5a.	\$527.89			
5	b. Mandatory cont	ributions for retirement plans		5b.	\$0.00			
5	c. Voluntary contri	butions for retirement plans		5c.	\$0.00			
	_	ments of retirement fund loans		5d.	\$0.00			
5	ie. Insurance			5e.	\$0.00			
5	f. Domestic suppo	rt obligations		5f.	\$0.00			
	ig. Union dues	-		5g.	\$0.00			
5	h. Other deduction	ns. Specify:		5h. +	\$0.00 +			
	dd the payroll ded	uctions. Add lines 5a + 5b + 5c + 5d + 5e +5		6.	\$527.89			
7. C	alculate total mon	thly take-home pay. Subtract line 6 from line	e 4.	7.	\$2,467.88			
8. L i	ist all other incom	e regularly received:						
8	business, profes	-						
		nt for each property and business showing dinary and necessary business expenses, and	d					
	the total monthly	net income.		8a.	\$0.00			
8	b. Interest and div	idends		8b.	\$0.00			
8	dependent regu							
	divorce settlemen	spousal support, child support, maintenance, it, and property settlement.		8c.	\$0.00			
8	d. Unemployment	compensation		8d.	\$0.00			
8	e. Social Security			8e.	\$996.00			
8	Include cash assicash assistance the	nt assistance that you regularly receive stance and the value (if known) of any non-nat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or s		8f.	\$0.0 <u>0</u>			
8	g. Pension or retir	rement income		8g.	\$0.00			
8	h. Other monthly i	ncome. Specify:		8h. +	\$0.00 +			
9. A	dd all other incom	e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h.	9.	\$996.00			
		income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing s		10.	\$3,463.88		=	\$3,463.88
lı fı	nclude contributions riends or relatives.	ular contributions to the expenses that your strom an unmarried partner, members of your mounts already included in lines 2-10 or amo	r househol	d, your	dependents, your roomr	,		
S	Specify:						11. +	\$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Su				•	12.	\$3,463.88
								Combined monthly income
13. [Do you expect an i No.	ncrease or decrease within the year after	you file th	is form	?			
	Yes. Explain:							

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 38 of 77

		Docu	ument Page 38 of 77	,	
Fill in this infor	mation to identify yo	ur case:			
Debtor 1	Etta		Coleman		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States B	ankruptcy Court for t	he: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	<u>/</u>
Official	Form 106	J			
Schedul	e J: Your Ex	rpenses			12/15
information. If i		ed, attach another sheet to this	re filing together, both are equall form. On the top of any additiona		
1. Is this a join					
	to line 2				
		a separate household?			
	No	a separate nousenoiu:			
		st file Official Forms 106J-2, <i>Expe</i>	nses for Separate Household of Debi	or 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
3. Do your exp expenses of than yourself and dependents	f people other d your	No Yes			
Part 2: Estir	nate Your Ongoir	ng Monthly Expenses			
_	f a date after the ba		you are using this form as a suppl oplemental Schedule J, check the	•	-
	•	n-cash government assistance ed it on Sc <i>hedule I: Your Incom</i> e	-		Your expenses
	or home ownership or the ground or lot. 4		nclude first mortgage payments and		*891.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 39 of 77

 Debtor 1 First Name
 Etta
 Coleman
 Case number (if known)

 Last Name
 Last Name

I ilst Name ivilidie Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$275.00
6b. Water, sewer, garbage collection	6b.	\$88.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$330.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$65.00
10. Personal care products and services	10.	\$60.00
11. Medical and dental expenses	11.	\$48.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$10.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$71.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Vehicle Title Loan	17c	\$161.00
17d. Other. Specify: Lawn Care	17d	\$60.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.	10	**
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20u 20e	
	200	\$0.00

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 40 of 77

Debtor 1 Etta			Coleman	Case number (if known)		
First N	lame	Middle Name	Last Name			
21.Other. Spe	cify: Social Security				21	 \$996.00
22. Calculate	your monthly expenses	.				\$3,455.00
22a. Add lir	nes 4 through 21.					 \$0.00
22b. Copy	line 22 (monthly expense	s for Debtor 2), if any,	from Official Form 106J-2			\$3,455.00
22c. Add lir	ne 22a and 22b. The resu	ılt is your monthly expe	enses.		22.	
23. Calculate	your monthly net incom	ie.				
23a. Copy	ine 12 (your combined m	nonthly income) from S	schedule I.		23a	 \$3,463.88
23b. Copy	your monthly expenses fi	rom line 22 above.			23b	 \$3,455.00
	ct your monthly expense		come.			\$8.88
The re	sult is your monthly net i	income.			23c	
24 Do vou ex	pect an increase or dec	rease in your expens	es within the year after y	ou file this form?		
			oan within the year or do yo oodification to the terms of v			
	payment to increase or at	corcase because or a n	iodination to the terms of	your mongage:		
✓ No						
Yes						
_	Explain here:					
	Explain nele.					

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 41 of 77

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Etta	Coleman	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)	-		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Etta Coleman	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 8/27/2018	Date						
	MM/DD/YYYY	MM/DD/YYYY						

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 42 of 77

Fill in	this info	rmation to identify your c	ase:					
Debto	or 1	Etta		Colema	an			
		First Name	Middle Na	ame Last Na	ame			
Debto (Spous	or 2 se, if filing)	First Name	Middle Na	ame Last Na	ame			
Unite	d States	Bankruptcy Court for the:	Northern	District of Illi	nois			
Case	number			(Si	tate)			
(If knov								
Off	icial	Form 107						Check if this is a amended filing
		ent of Financia	l Δffairs fo	or Individuals	Filing for	Bankru	intev	04/1
Be as inforr numb	complomation.	ete and accurate as po If more space is neede nown). Answer every q	ssible. If two ma d, attach a sepa uestion.	rried people are filing rate sheet to this for	g together, both m. On the top of	are equally i	responsible for s	upplying correct
Part	1: Giv	e Details About Your	Marital Status a	and Where You Live	ed Before			
1.	What is	s your current marital sta	itus?					
	Ľ	arried ot married						
2.	During	the last 3 years, have yo	u lived anywhere	other than where you	live now?			
		s. List all of the places yo	u lived in the last 3	3 years. Do not include Dates Debtor 1 lived there		ow.		Dates Debtor 2 lived there
					Same as I	Debtor 1		Same as Debtor 1
	Nu	mber Street		From	Number Stree	t		From
	Cit	y State	Zip Code		City	State	Zip Code	
					Same as I	Debtor 1		Same as Debtor 1
	Nu	mber Street		From To	Number Stree	t		From To
	Cit	y State	Zip Code		City	State	Zip Code	
	and territo	ne last 8 years, did you e ories include Arizona, Califo Make sure you fill out So	mia, Idaho, Louisia	ana, Nevada, New Mexic	co, Puerto Rico, Tex			mmunity property states

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 43 of 77

Debtor 1 Etta Coleman Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ \$23844.26 Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$29982.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$31426.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$7,968.00 Est. YTD SSI From January 1 of current year until the date you filed for bankruptcy: Est. 2017 SSI \$9,909.00 For last calendar year: (January 1 to December 31, 2017 Est. 2016 SSI \$9,880.00 For the calendar year before that: (January 1 to December 31, 2016

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 44 of 77

Debtor 1 Etta Coleman Case number (if known) Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 45 of 77

r 1	Etta			Co	leman	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsid orp ger	ders include your porations of whicl	relatives; a n you are a for a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any person in control,	general partners; pa or owner of 20% o	rtnerships of which y r more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
¥	Yes. List all pay	ments to a	an insider				
ш	700. <u>Liot</u> all pay		ar molaor.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	riodoon for the payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
-	Oity	Otato	Zip code				
	Insider's Name			-	-		
	N Ot						
	Number Street						
	City	State	Zip Code				
	ude payments on No		ranteed or cosigne t benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	0"	0: :					
-	City	State	Zip Code				
	Insider's Name			-			
	Number Street						
	City	State	Zip Code				

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 46 of 77

Debtor 1 Etta Coleman Case number (if known) Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Wages Garnished \$0 Broadway Financial Creditor's Name Explain what happened 3755 N Halsted St Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60613 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 47 of 77

Debto	or 1 Etta	Coleman	Case number (if known)	
	First Name Middle Name	Last Name	<u> </u>	
	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because yo		or financial institution, set off any am	ounts from your
	✓ No ✓ Yes. Fill in the details.			
		Describe the action the cr	editor took Date action was taken	Amount
	Creditor's Name			· -
	Number Street			
		Last 4 digits of account num	ber: XXXX-	
	City State Zip Code			
	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		session of an assignee for the benefit o	f creditors, a court-
	☑ No			
	Yes			
Part :	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a total	value of more than \$600 per person?	
	✓ No ☐ Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
				_
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code Person's relationship to you			

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 48 of 77

	number (if known)		
First Name Middle Name Last Name	• • • • • • • • • • • • • • • • • • • •		
Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a	a total value of more	han \$600 to any	charity?
E Na			
☑ No			
Yes. Fill in the details for each gift or contribution.			
Gifts or contributions to charities Describe what you contributed	Data	vou Valu	•
Gifts or contributions to charities that total more than \$600 Describe what you contributed	Date	ributed	е
that total more than 5000	Cont	ibuteu	
Charity's Name			
N. orbital Charles			
Number Street			
City State Zip Code			
rt 6: List Certain Losses			
✓ No Yes. Fill in the details. Pecceibe the property year lost and	r the less Date	of your Volum	o of proporty
Describe the property you lost and how the loss occurred Describe any insurance coverage for Include the amount that insurance has pending insurance claims on line 33 of	paid. List loss	of your Value lost	e of property
A/B: Property.			
rt 7: List Certain Payments or Transfers . Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services requ			you consulte
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition?			you consulte
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services requals.	uired in your bankrupto y Date or tra	/. payment Am	you consulte ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services requarter. No Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Attorney's Fee - 0.00	uired in your bankrupto y Date or tra	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid Attorney's Fee - 0.00	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid Attorney's Fee - 0.00	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Attorney's Fee - 0.00	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Chicago Illinois 60643 City State Zip Code Email or website address	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Chicago Illinois 60643 City State Zip Code Email or website address None	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Chicago Illinois 60643 City State Zip Code Email or website address	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Chicago Illinois 60643 City State Zip Code Email or website address None	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Chicago Illinois 60643 City State Zip Code Email or website address None	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required limits. No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required. No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required by Yes. Fill in the details. Description and value of any property transferred	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in No Yes. Fill in the details. Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Description and value of any property transferred Attorney's Fee - 0.00 Attorney's Fee - 0.00 Person Who Was Paid The part of the payment, if Not You Person Who Made the Payment, if Not You The part of the payment is payment if Not You The part of the payment is payment if Not You The part of the payment is payment in the paym	uired in your bankruptc y Date or tra was	payment Am nasfer pay nade	ount of ment

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 49 of 77

Deb	or 1	Etta		Coleman	Case number <i>(if known)</i>)	
		First Name	Middle Name	Last Name		·	
17.	help	nin 1 year before you filed by you deal with your cred not include any payment or	itors or to make payme		half pay or transfer	any property to a	nyone who promised to
	✓	No Yes. Fill in the details.					
				Description and value of any pro transferred	perty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Inclu	ordinary course of your bude both outright transfers transfers that you have alre	ousiness or financial af and transfers made as s	ecurity (such as the granting of a secur			
		Yes. Fill in the details.		Description and value of propert	y Describe an	y property or	Date
				transferred		ceived or debts p	
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
19.	ben	nin 10 years before you fi eficiary? ese are often called asset-pr		l you transfer any property to a self-	settled trust or sim	ilar device of whi	ch you are a
		No Yes. Fill in the details.					
				Description and value of the pr	operty transferred		Date transfer was made
		Name of trust					

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 50 of 77

Debtor 1 Etta Coleman Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred Citi Bank Checking XXXX-\$ 0.00 Person Who Was Paid Savings 399 Park Avenue New York Number Street Money market Brokerage New York New York 10043 Other Citv State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 51 of 77

Debtor 1 Etta Coleman Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 52 of 77

Deb	tor 1					eman	Ca	se number <i>(i</i>	f known)		
		First Name	I	Middle Name	Last	Name					
26.	Hav	e you been a party	y in any judici	al or administr	ative proceed	ding under	any environme	ental law? Ir	nclude settlements	and order	s.
		No Yes. Fill in the det	ails.								
					Court or age	ncy		Nature	of the case		Status of the case
		Case title			Court Name						Pending
		Case number			NumberStreet						On appeal
					City	State	Zip Code				Concluded
Part	11:	Give Details Ab	oout Your B	usiness or Co	nnections t	to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for b	oankruptcy, did	you own a b	usiness or	have any of the	e following o	connections to any	business?	
				-	-		activity, either		part-time		
		A member of A partner in a		lity company (L	.LC) or limited	і паршту ра	artnership (LLP)				
		An officer, die	rector, or mar	naging executiv	-						
		An owner of a	at least 5% of	the voting or e	quity securitie	es of a corp	ooration				
		No. None of the a Yes. Check all tha				for each h	nusiness				
	Ч	roo. Grook an are	ar apply abov				re of the busin	ess	Employer Identif		
		-			_				include Social S	ecurity nui	mber or IIIN.
		Business Name									
		Number Street			Name o	of account	ant or bookkee	per	Dates business of	existed	
		City	State	Zip Code	_				From	То	
					Describ	oe the natu	ire of the busin	ess	Employer Identificude Social S		
		Business Name							EIN:		
		Number Street			_				Dates business e	existed	
		City	State	Zip Code	Name o	of account	ant or bookkee	per	From	То	
					Describ	oe the natu	re of the busin	iess	Employer Identif include Social S		
		Business Name			_				EIN:		
		Number Street			Name o	of account	ant or bookkee	per	Dates business e	existed	
		City	State	Zip Code	_				From	То	

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 53 of 77

Deb	otor 1	Etta			Coleman	Case number (if known)
		First Name		Middle Name	Last Name	<u> </u>
28.		hin 2 years befo ditors, or other No	-	r bankruptcy, did yoւ	ı give a financial statement	to anyone about your business? Include all financial institutions,
	Ħ	Yes. Fill in the o	details below.			
	ш				Date issued	
					Date Issueu	
		Name			MM/DD/YYYY	
		Number Stree	et			
		City	State	Zip Code		
		City _	State	Zip Code		
Par	t 12:	Sign Below				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Solve the Coleman					, or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
			nature of Debto			Signature of Debtor 2
		Date	e 8/27/2018			Date
	Did y	Vo Ves			inancial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)?
	□ ,	es. Name of per	son			Attach the Bankruptcy Petition Preparer's Notice,

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 54 of 77

Fill in this information to identify your case:						
Debtor 1	Etta		Coleman			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.					
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?			
	Creditor's name: FREEDOM MORTGAGE CORP Description of property securing debt: 3427 Maple Lane, Hazel Crest, IL 60429 Value: \$110,000.00	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. ✓ Yes.			
	Creditor's name: HEIGHTS FINANCE CORP Description of property securing debt: 2005 Chevrolet Malibu	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.			

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 55 of 77

tor Etta		Coleman	Case number (if
First Name	Middle Name	Last Name	known)
2: List Your Unexpired F	Personal Property Lease	es	
	al estate leases. Unexpired	leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Describe your unexpired per	sonal property leases		Will the lease be assumed?
Lessor's name:			□ No □ Yes
Description of leased property:			_
Lessor's name:			□ No □ Yes
Description of leased property:			_
Lessor's name:			No Yes
Description of leased property:			_
_essor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			_
Lessor's name:			No Yes
Description of leased property:			
_essor's name:			□ No □ Yes
Description of leased property:			—
3: Sign Below			
•		my intention about any	property of my estate that secures a debt and any personal
\$\ /s/ Etta Coleman		×	
Signature of Debtor 1			nature of Debtor 2
Date 8/27/2018 MM/DD/YYYY		Dat	e

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Page 56 of 77 Document

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	ct of Illinois				
n re	Etta Coleman		Case No.				
	Debtor			(If known)			
			Chapter	Chapter 7			
			N OF ATTORNEY F				
1.	 Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf 	year before the filing of the p	petition in bankruptcy, or agreed to	o be paid to me, for services			
	For legal services, I have agreed to ac	cept		\$1,765.00			
	Prior to the filing of this statement I I	nave received		\$0.00			
	Balance Due			\$1,765.00			
2	. The source of the compensation paid	d to me was:					
	Debtor	Other (specify)					
3	. The source of the compensation paid	d to me is:					
	✓ Debtor	Other (specify)					
4.	I have not agreed to share the abmembers and associates of my la		n with any other person unless the	ey are			
		v firm. A copy of the agreeme	th a other person or persons who ent, together with a list of the nam				
5	. In return for the above-disclosed fee	, I have agreed to render legal	I service for all aspects of the bank	kruptcy case, including:			
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 						
	b. Preparation and filing of any	petition, schedules, statemer	nts of affairs and plan which may l	pe required;			
	c. Representation of the debtor	at the meeting of creditors a	nd confirmation hearing, and any	adjourned hearings thereof;			
6	. By agreement with the debtor(s), the	above-disclosed fee does no	ot include the following services:				
		CERTIFICA	ATION				
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreemen	nt or arrangement for payment to r	me for representation of the			
	8/27/2018		/s/ Hilary L Jabs				
	Date		Signature of Attorney				
			Semrad Law Firm				
			Name of law firm				

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 61 of 77

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Coleman, Etta	Case No	
	Debtor(s)	Case NO	
		Chapter.	Chapter7
	VERIF	ICATION OF CREDITOR MATI	RIX
Tr knowledge	•	rify that the attached list of creditors is tru	e and correct to the best of their
Date:	8/27/2018	/s/ Coleman, Etta	
		Coleman, Etta Signature of Debt	or

FREEDOM MORTGAGE CORP 907 Pleasant Valley Ave Suite 3 Mount Laurel, NJ, 08054

AES/GOAL FINANCIAL PO BOX 61047 HARRISBURG, PA, 17106

HEIGHTS FINANCE CORP 2168 S 22ND ST LAFAYETTE, IN, 47905

MERRICK BANK CORP One Paces West Suite 1400 Atlanta, GA, 30339

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

BARCLAYS BANK DELAWARE 698 1/2 South Ogden Street Buffalo, NY, 14206

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

SYNCB/WALMART Po Box 530927 Atlanta, GA, 30353

SYNCB/CAR CARE PEP BOY PO BOX 965036 ORLANDO, FL, 32896

COMENITY BANK/LNBRYANT 4590 E Broad St Columbus, OH, 43213

COMENITY BANK/CARSONS 1314 PINELOG ROAD AIKEN, SC, 29803 Check N Go 2116 W Jefferson St Joliet, IL, 60435

Americash 1726 W Jefferson St Joliet, IL, 60435

PLS Loan Store 346 Commons Dr # 348 Bolingbrook, IL, 60440

Montgomery Ward P.O. Box 800849 Dallas, TX, 75380

Cook County Hospital 25706 Network Place Chicago, IL, 60673

Englewood Health Center 1135 W. 69th Street Chicago, IL, 60621

South Suburban Hospital 17800 Kedzie Ave. Hazel Crest, IL, 60429

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Nicor Gas Po Box 549 Aurora, IL, 60507

Broadway Financial Services 3222 West 87th Street Chicago, IL, 60652

Comcast (Xfinity) P.O. Box 3001 Southeastern, PA, 19398 Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 64 of 77

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Thank you for selecting The Semrad Law Firm LLC (the "Firm") as legal counsel. It is our policy to confirm in writing the terms of our engagement, including the scope of our representation and how we will charge for our legal services. Those terms are set forth below.

- Scope of Representation. The Firm will be representing you in all aspects of your Bankruptcy case filed under Chapter 7 of the United Stated Bankruptcy Code except for any adversary proceedings that may be filed against you. The scope of this representation does not include any other civil or criminal proceedings.
- 2. Conditional Representation. The Firm has agreed to represent you on the condition that you will enter into and sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case. If you refuse to enter into and sign the agreement within ten (10) days after the filing of your case, the Firm will file a motion to withdraw from representing you.

3. Prepetition Fees.

- a. Before the case is filed, the Firm agrees to:
 - Personally counsel you regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures as well as non-bankruptcy options, and answer your questions;
 - Personally explain to you that the Firm is being engaged to represent you on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees are determined and paid;
 - Personally review with you and sign the completed petition, statements, and schedules;
 - iv. Timely prepare and file your petition, statements, and schedules,
 - v. Advise you on which creditors you will need to continue to pay, such as housing or vehicle payments that you intend to retain.
- b. The fee for services provide before the case is filed is \$0.00.
- c. The Firm may also incur costs for such items as credit reports and tax transcripts for which it will <u>not</u> seek reimbursement.

4. Post-Petition Fees.

- a. After the case is filed, the Firm agrees to:
 - i. Advise you of the requirement to attend the meeting of creditors and notify you of the date, time, and place of the meeting;
 - ii. Advise you of the requirement to attend a debtor education course and provide a certificate of completion to the Firm;

- iii. Send notice of your case filing to creditors;
- iv. Correspond with creditors regarding any matters necessary for the administration of your case, including to cease payroll garnishments, unfreeze bank accounts, or recover property that was improperly seized by a creditor;
- v. Timely submit to the Chapter 7 trustee properly documented proof of income, tax records as well as any other necessary documentation;
- vi. Provide you with knowledgeable legal representation at the meeting of creditors as well as any continued or rescheduled meetings in time for check-in and examination;
- vii. Timely prepare and file the notice of completion of the debtor education course;
- viii. If the Firm will be employing another attorney to attend the meeting of creditors, personally explain to you, in advance, the role and identity of the other attorneys and provide that attorney with your file in sufficient time to review it and properly represent you at the meeting;
- ix. Timely negotiate with the Trustee regarding any property or actions that the Trustee may pursue that could be adverse to your interests;
- x. Timely prepare, file, and serve any necessary statements, amended statements, amended schedules and any change of address, in accordance with information provided by you;
- xi. Monitor all incoming case information, including but not limited to, Reaffirmation agreements, notice of audits by the US Trustee, correspondence from you or any interested parties;
- xii. Review and negotiate, if necessary, any reaffirmation agreements and personally explain the terms of said agreements to you;
- xiii. Be available to respond to your questions throughout the term of the case;
- Review and timely respond, if necessary, to Trustee motions to dismiss the case;
- xv. Review and timely respond, if necessary, to motions for relief from stay;
- xvi. Prepare, file, and serve all appropriate motions to avoid liens;
- xvii. Prepare, file, and serve all appropriate motion to redeem;
- xviii. Send In Re Mendiola letters to previously undisclosed creditors; and
- xix. Provide any other legal services necessary for the administration of the case.
- b. The fee for services provide after the case is filed is \$2100.00.
- c. The firm will have no right to payment of the fee listed in section 4(b) unless you sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case.
- d. After the case is filed, the Bankruptcy Court will require payment of filing fees in the amount of \$335.00. In order to pay this, you have two (2) options (please circle one):

 Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or

ii. Request that the Firm pay the costs on your behalf for which it will seek reimbursement from you;

- 5. Retainers and Payments to the Firm.
 - a. The fee being charged to you is a flat fee for services rendered during the Chapter 7 case and will be applied without the need for the Firm to keep detailed time records for the specific services performed.
 - b. Any funds paid to the Firm shall immediately become property of the Firm and will be deposited into the operating account of the Firm and will be used for general expenses of the firm.
 - c. While it is ordinarily your option to deposit funds with an attorney that shall remain your property as security for future services, the Firm does not represent clients under such a security retainer because bankruptcy cases require many disparate tasks and functions for the attorneys and support staff; some of which require legal expertise while others may only be ministerial in nature. The benefit to you is the firm's commitment to perform any and all work necessary to represent you in this Chapter 7 bankruptcy.
- 6. Right to Hire New Counsel. You always have the right at any time to terminate the Firm's representation and hire new counsel. Should you refuse to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case, and the Firm moves to withdraw from representing you, you are strongly encouraged to hire new counsel.
- 7. Conflict Waiver. There is an inherent conflict wherever attorneys represent debtors in bankruptcy for a fee. The Firm is working to alleviate financial issues, while at the same time charging a fee. There have also previously been cases that questioned whether asking you to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case presents a possible additional conflict of interest. The Firm may only represent you if that representation will not be materially limited by the Firm's own interests. We believe our ability to represent you will not be affected by your ongoing obligation to pay our post-petition fee. By signing this agreement, you are waiving this conflict and are allowing us to represent you. You do not have to waive this conflict of interest and can instead choose for the Firm not to represent you. You also have the right to consult separate counsel to discuss whether you should waive this conflict.
- Merger. This agreement constitutes the entire agreement between you and the Firm. Any
 previous discussions or agreements are not valid or enforceable unless contained in this
 document.

Very truly Yours,		
Attorney, The Semrad Law Firm		
CONFIRMED:		
Etta Galernan Client	Client	
AUG 2 4 2018 Date	Date	

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 68 of 77

Debtor 1 Etta First Name		Coleman Case	number (if known)		
	estions for Reporting Purposes				
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that find No.		any exempt property is excluded and administra oute to unsecured creditors?	ative	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19. How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million	oillion	
20. How much do you estimate your liabilities to be? Part 7: Sign Below	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million	oillion	
For you	correct. If I have chosen to file under Chof title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance will understand making a false state connection with a bankruptcy oboth. 18 U.S.C. §§ 152, 1341, Selfa Coleman Signature of Debtor 1	napter 7, I am aware that I m. I understand the relief available of I did not pay or agree to p. ned and read the notice requith the chapter of title 11, Unterment, concealing property ase can result in fines up to 1519, and 3571.	nited States Code, specified in this petition y, or obtaining money or property by fraud i o \$250,000, or imprisonment for up to 20 ye Signature of Debtor 2	,12, or 13 roceed me fill n. in	
	Executed on8/27/2018 MM / DD	0/7777	Executed on		

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 69 of 77

- TO 1977 18	mation to identify your c			
Debtor 1	Etta First Name	Middle Neme	Coleman	
Debtor 2	Filst Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
	Form 106De	oc	er Circle I and Circle Control	Check if this is an amended filing
Declarat	ion About an	_ Individual Dek	otor's Schedules	12/15
If two married	people are filing togeth	ar both are equally rec-		
You must file t	his form whenever you f	ile bankruptcy schedule	consible for supplying correct information. s or amended schedules. Making a false staten ase can result in fines up to \$250,000, or impris	nent, concealing property, or obtaining conment for up to 20 years, or both. 18
You must file t	his form whenever you f erty by fraud in connect 1341, 1519, and 3571.	ile bankruptcy schedule	s or amended schedules, Making a false staten	nent, concealing property, or obtaining sonment for up to 20 years, or both. 18
You must file t money or prop U.S.C. §§ 152, Part 1: Sign	his form whenever you f erty by fraud in connect 1341, 1519, and 3571. I Below	ile bankruptcy schedule ion with a bankruptcy c	s or amended schedules, Making a false staten	nent, concealing property, or obtaining sonment for up to 20 years, or both. 18
You must file t money or prop U.S.C. §§ 152, Part 1: Sign	his form whenever you f erty by fraud in connect 1341, 1519, and 3571. I Below	ile bankruptcy schedule ion with a bankruptcy c	s or amended schedules. Making a false staten ase can result in fines up to \$250,000, or impris	nent, concealing property, or obtaining sonment for up to 20 years, or both. 18
You must file t money or prop U.S.C. §§ 152, Part 1: Sign Dld you p	his form whenever you f erty by fraud in connect 1341, 1519, and 3571. I Below	ile bankruptcy schedule ion with a bankruptcy c	s or amended schedules. Making a false staten ase can result in fines up to \$250,000, or impris	conment for up to 20 years, or both. 18
You must file t money or prop U.S.C. §§ 152, Part 1: Sign Did you p No Yes.	his form whenever you ferty by fraud in connect 1341, 1519, and 3571. Below ay or agree to pay some Name of person	ile bankruptcy schedule ion with a bankruptcy c cone who is NOT an atto	s or amended schedules, Making a false staten ase can result in fines up to \$250,000, or impris rney to help you fill out bankruptcy forms? Altach Bankruptcy Petition Preparer's No	tice, Declaration, and
You must file t money or prop U.S.C. §§ 152, Part 1: Sign Did you p No Yes.	his form whenever you ferty by fraud in connect 1341, 1519, and 3571. Below ay or agree to pay some	ile bankruptcy schedule ion with a bankruptcy c cone who is NOT an atto	s or amended schedules, Making a false staten ase can result in fines up to \$250,000, or impris rney to help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's No Signature (Official Form 119).	tice, Declaration, and

Date

MM/DD/YYYY

Date 8/27/2018

MM/DD/YYYY

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 70 of 77

Debtor 1 Etta First f	Maria 2		Kulada Nissa	Coleman	Case number (// known)
First (vame		Middle Name	Last Name	
3. Within 2 creditor	years before y s, or other par	you filed for ties.	bankruptcy, did y	ou give a financial state	nent to anyone about your business? Include all financial institutio
✓ No Yes	. Fill in the deta	ails below.			
				Date issued	
Nar	пв			MM/DD/YYYY	⊒
Nu	mber Street			=	
City	,	State	Zip Code		
			1000 May 1000 May 1		
art 12: Sig	n Below				
true and o	orrect. I unde stoy case can	rstand that result in fin	making a false st es up to \$250,000 OCem <i>er</i> V	atement, concealing pro	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatu	re of Debtor	1		Signature of Debtor 2
	Date 8	/27/2018			Date
Did you at	tach addition	al pages to	Your Statement o	of Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
✓ No					
Yes					
Yes	ay or agree to	pay someo	ıe who is not an a	attorney to help you fill o	it bankruptcy forms?
Yes	ay or agree to	pay someo	ne who is not an a	ittorney to help you fill o	it bankruptcy forms?

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 71 of 77

tor Etta		Coleman	Case number (iii
First Name	Middle Name	Last Name	known)
2 List Your Unexpire	d Personal Property Leas	es	
mation below. Do not list	operty lease that you listed i real estate leases. Unexpire I property lease if the trustee	d leases are leases that	Contracts and Unexpired Leases (Official Form 108G), fill in th are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Describe your unexpired p	personal property leases		Will the lease be assumed?
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			-
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
3: Sign Below			
Inder penalty of perjury, I property that is subject to	declare that I have indicated an unexpired lease.	l my intention about any	property of my estate that secures a debt and any personal
/s/ Etta Coleman	man	_ ×_	
Signature of Debtor 1		Sig	gnature of Debtor 2
Date 8/27/2018 MM/DD/YYYY		Da	MM/DD/YYY

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 72 of 77

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Coleman, Etta	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter7
	VERIFIC	CATION OF CREDITOR MAT	TRIX
Th nowledge		y that the attached list of creditors is tr	rue and correct to the best of their
nte:	8/27/2018	/s/ Coleman, Ett	Calenan
-		Coleman, Etta Signature of Del	- N

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 73 of 77

Debtor 1 Etta		Coleman	Case number (If known)	
First Name	Middle Name	Last Name		
			Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8.Unemployment compensati Do not enter the amount if younder the Social Security Act.	ou contend that the amount re	ecelved was a benefit	\$0.00	
For you		S996.00		
For your spouse		\$0.00		
9.Pension or retirement Incor benefit under the Social Secur	me. Do not include any amou rity Act.	unt received that was a	\$0.00	
10.Income from all other sour amount. Do not include any to payments received as a victim international or domestic terro page and put the total below.	penefits received under the So of a war crime, a crime again prism. If necessary, list other s	ocial Security Act or est humanity, or		
Total amounts from separate	pages, if any.		+\$0.00	
11. Calculate your total curre	ent monthly income. Add lin	es 2 through 10 for	\$2,985.10	= \$2,985.10
V3455510	for Column A to the total for	Column B.		
				Total current monthly incom
	er the Means Test Applie			
 Calculate your current mo Copy your total current r 	15 G G G G G G G G G G G G G G G G G G G		Copy line	a 11 here → \$2 985.10
Multiply by 12 (the pur	ber of months in a year).			44,444,44
	#1886 #1887 1886 1886 1886 1886 1886 1886 1886 1886 1886 1886 1886 1886 1886 1886	2650		X 12
12b. The result is your annua	i income for this part of the fo	om.		12b. <u>\$35,821.20</u>
13 Calculate the median famil	y income that applies to us	w. Follow these store:		
TO CARCULATE THE INEGIAN IANNI	y income that applies to yo			
Fill in the state in which you li	ive.	Illinois		
Fill in the number of people in	your household.			
Fill in the median family incon household.	ne for your state and size of			13. \$52,410.00
To find a list of applicable me instructions for this form. This	dian income amounts, go on s list may also be available at	line using the link specifi the bankruptcy clerk's of	ed in the separate fice.	
14. How do the lines compare	?			
14a. Line 12b is less that Go to Part 3.	n or equal to line 13. On the t	top of page 1, check box	 There is no presumption of ab 	use.
14b. Line 12b is more th Go to Part 3 and fill	an line 13. On the top of pag out Form 122A-2.	e 1, check box 2, The p	resumption of abuse is determined	1 by Form 122A-2.
Part 3: Sign Below				
By signing here, I declare un	der penalty of perjury that the	e information on this stat	ement and in any attachments is t	rue and correct.
Etta Gal	omad)			
X /s/ Etta Coleman	err-word	×	i.	
Signature of Debtor 1		_ ^	Signature of Debtor 2	
			ED 7 - 2000-2000-200	
Date 8/27/2018 MM/DD/YYYY			Date 8/27/2018 MM/DD/YYYY	
	o NOT fill out or file Form 12: Il out Form 122A-2 and file it			

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 74 of 77

The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

	CHAPTER 7 DISCLAIMERS
1.	I understand that The Semrad Law Firm, LLC has pulled my credit report, but that credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm, LLC to list in my bankruptcy.
	_EC
2.	I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm, LLC all my debts, sources of income, assets, personal property, real property, transfers of real estate or any property over the past 4 years, and all expenses I have.
	<u> </u>
3.	I agree that I will attend my creditors meeting at the time, date, and location that will be mailed to me by the Bankruptcy Court. Failure to attend this meeting is grounds for my case to be dismissed. I understand that at this meeting I will bring my driver's license or State ID and my original social security card. I understand that failure to bring said requested documents to the meeting could be grounds for the meeting to not be held.
	<u>EC</u>
4.	I understand and agree to complete my 2 nd credit counseling course (Debtor Education course) within 45 days of my original 341 meeting date, and submit a copy of the certificate to my attorney and confirm receipt of the certificate. I also understand that there will be a separate cost for the 2 nd course. I understand that failure to complete this 2 nd course and submit it to my attorney can be grounds to have my case close without a discharge. I understand that if my case closes without a discharge, that additional filing fees would have to be paid to re-open my case to file the 2 nd Debtor Education certificate.
5.	If I have a garnishment coming out of my paycheck, The Semrad Law Firm, LLC will send notice of the bankruptcy to my payroll department and garnishing creditor to stop wage garnishments as long as I provide my payroll department contact information. If I choose to not provide my payroll contact information, I understand and agree that it is my responsibility to contact my payroll and garnishing creditor and provide them with proof of filing. Further, although the Semrad Law Firm, LLC will send notice of the bankruptcy filing to my payroll department and garnishing creditor, it is my responsibility to ensure notice was received.
	Ea.

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 75 of 77

The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

6.	I understand that I must have filed my federal and state taxes for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.
7.	I understand that the entire firm of The Semrad Law Firm, LLC represents me and that while a different attorney might have counseled me and prepared my case, once it is filed, my case will be assigned to the attorneys and staff of the Chapter 7 department for the remainder of my case.
8.	I understand and agree that I must fully disclose any and all assets, real property, cash, expected tax refunds, inheritance, or personal property of any kind prior to the filing of my bankruptcy.
9.	I further understand that any assets including, but not limited to real property, cash, expected tax refunds, future settlements, potential or pending lawsuits, or personal property that has equity that cannot be exempted is subject to liquidation by the Chapter 7 Trustee.
10.	I understand that the following debts will not be discharged in my Chapter 7 (this list shows the most common non-dischargeable debts, but not necessarily all): parking tickets, moving violations, student loans, certain governmental debts including taxes and code violations, and child support.
11.	I understand that if I wish to keep a secured debt, for example, a mortgage(s) or automobile, I must sign a reaffirmation agreement. I understand that even if I am current on the debt, a reaffirmation agreement is offered solely at the discretion of the creditor. I understand that for my creditor(s) to offer me a reaffirmation agreement I must be current on my monthly payment. If I do not have a reaffirmation agreement offered to me by my finance company, that I may not be able to keep my secured debt.

12. I understand that I will work with my attorney to ensure the reaffirmation agreements are timely received, signed and filed with the Court. I understand the reaffirmation agreement must be filed with the court before the case discharges. Once the reaffirmation agreement is signed, filed with the Court and approved, the debt will be non-dischargeable. I understand that the bankruptcy judge will review my budget when approving or denying the reaffirmation agreement and that it is possible that the judge may determine that the reaffirmation is not in my best interest and deny the reaffirmation.

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 76 of 77

The Semrad Law Firm, LLC

20 S. Clark Street, 28th Floor Chicago IL 60603

EC

13. I understand that the scope of representation from The Semrad Law Firm, LLC does not extend to credit repair.

14. I understand that if I have made any recent credit card transactions, cash advances, or incurred loans during the 3 month period prior to my bankruptcy, an adversary lawsuit may be brough against me in bankruptcy court. An adversary is a lawsuit in which a creditor asks the court to make certain debt non-dischargeable. I understand that if I want The Semrad Law Firm, LLC to represent me in an adversary I must pay additional attorney's fees.

EC____

15. I have disclosed all prior bankruptcies that I have filed in the last eight (8) years. I further understand that if I have filed a Chapter 7 bankruptcy in the last eight (8) years, I am not eligible to file a Chapter 7 right now.

EC

16. I understand that to be eligible for a Chapter 7 I cannot have any disposable income after paying all my monthly expenses, and I also have to pass the Form 122A Means test, and if I do have a significant amount of disposable income available or fail the Form 122A that I may be ineligible for a Chapter 7. I understand that if I do have any disposable income and we attempt to rebut the presumption, the United States Trustee may deem my case an abuse and I may have to convert to a Chapter 13 or let my case be dismissed.

EC ____

17. I understand and acknowledge that when I surrender real property through my Chapter 7 bankruptcy that the property is still my responsibility until it is sold at a foreclosure sale. I must keep up the property insurance and maintenance of said property, including, but not limited to, future water bills until the sale date. I understand that, if I neglect to maintain the property and am assessed city code violations, I will be responsible to pay those fines. Further, I must continue to pay homeowners and association fees after the bankruptcy is filed until the property is sold. If I do not pay these fees the Association can sue me for the balance of unpaid fees from the filing of the bankruptcy until the property is sold.

EC ____

Case 18-24161 Doc 1 Filed 08/27/18 Entered 08/27/18 16:40:11 Desc Main Document Page 77 of 77

The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

18.	I understand that if I have a co-signer	on any of	my debts,	the co-signer	will still be responsib	le for that
	debt after the case is filed.	ĕ	E .		2 mg	

19. I agree that I authorized	The Semrad Law 1	Firm, LLC to file	e my bankruptcy ca	ise, after I reviewed my
bankruptcy petition and			ON THE REAL PROPERTY OF THE STATE OF THE STA	THE CONTRACTOR STATE OF THE CONTRACTOR AND A STATE OF THE CONTRACT

5 10	
60	